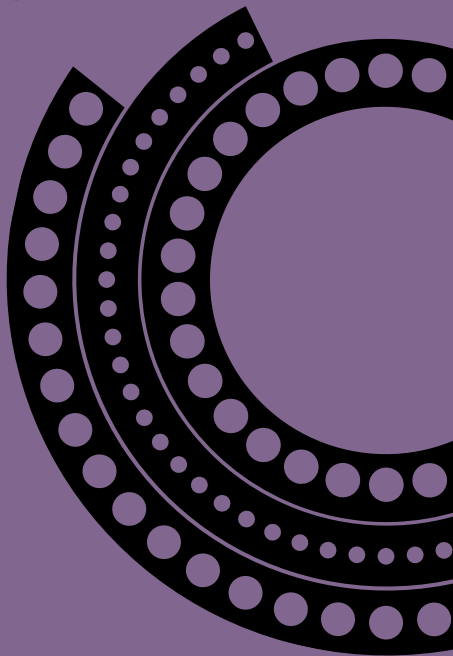
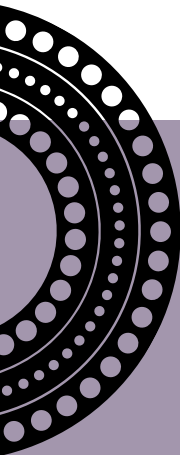


# Pocket Statistics

## 2020



**Kela**®



# Pocket Statistics 2020

General	1
Pensions	8
Disability	12
Health insurance	13
Rehabilitation	21
Unemployment	22
Families with children	25
Assistance with housing costs	29
Benefits for students	31
Basic social assistance	34
Other benefits	37
Customer contacts	38
Financing	39

## **Inquiries**

Maini Tulokas

Miira Harpf

firstname.surname@kela.fi

## **Orders**

julkaisut@kela.fi

tel. 020 634 1502

[www.kela.fi/statistics](http://www.kela.fi/statistics)

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## Foreword

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Kela, the Finnish Social Insurance Institution, secures the income and promotes the health of the population and supports the capacity of individual citizens to care for themselves in different stages of their lives. Kela's services are available to all persons covered under the Finnish social security system, including those residing abroad. Employer organisations may also be Kela's customers.

Kela administers benefit schemes such as basic pensions, health insurance, rehabilitation, basic unemployment protection, family benefits, housing benefits, financial aid for students, basic social assistance and disability benefits. Employers may receive compensation from Kela for some expenses of sickness and family leave related absences and occupational health care.

Services are available online, by phone and in local offices. There is also a direct-reimbursement option for certain benefits, where customers are compensated directly at the private medical centre, pharmacy or taxi without having to file a separate claim.

- \* = Provisional figure or estimate
- = Magnitude nil
- = Category not applicable

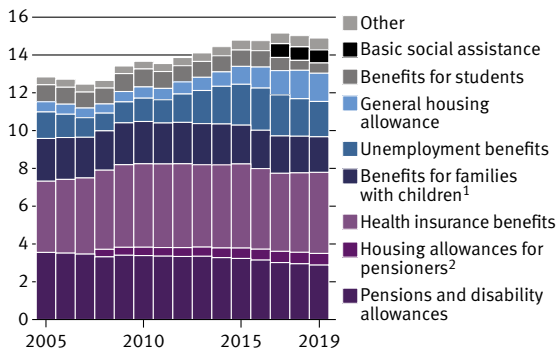
## Expenditure on Kela benefits, € million

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	2018	2019	2020*
<b>Total benefits paid</b>	<b>14,872</b>	<b>14,893</b>	<b>16,619</b>
Pension benefits	2,361	2,327	2,571
Disability allowances	557	551	567
Sickness benefits	4,163	4,289	4,547
Rehabilitation benefits	482	532	597
Unemployment benefits	1,965	1,870	2,546
Benefits for families with children	1,918	1,883	1,925
General housing allowances	1,489	1,491	1,665
Housing allowances for pensioners	600	616	636
Benefits for students	519	544	587
Basic social assistance	716	698	869
Other benefits	100	91	111

## Benefit expenditure of Kela

€ billion  
(at 2019 prices)



<sup>1</sup> Parenthood allowances are included in health insurance benefits.

<sup>2</sup> Housing allowances for pensioners were included in pensions until 2008.

## Recipients of Kela benefits

---

	<b>2018</b>	<b>2019</b>
Pension benefits <sup>1</sup>	630,538	618,421
Disability allowances <sup>1</sup>	267,364	264,714
Sickness allowances <sup>2</sup>	294,633	304,146
Parenthood allowances	144,027	138,476
Refunds for medical expenses	3,768,224	3,762,919
Rehabilitation benefits	131,174	134,010
Unemployment allowance or labour market subsidy <sup>1</sup>	216,937	208,478
Maternity grant	45,223	44,351
Child benefit <sup>1</sup> (no. of children)	996,358	985,832
Child care allowances <sup>1</sup> (no. of families)	75,749	71,074
Child maintenance allowance <sup>1</sup> (no. of children)	105,829	103,764
General housing allowance <sup>1</sup> (no. of households)	376,529	379,667
Housing allowance for pensioners <sup>1</sup>	209,617	212,192
Financial aid for students <sup>1</sup>	223,458	231,603
Basic social assistance (no. of households)	281,448	274,408
School transport subsidy <sup>1</sup>	31,989	28,972

<sup>1</sup> At year-end.

<sup>2</sup> Not including recipients of sickness allowance that is based solely on the Self-Employed Persons' Pensions Act.

## Kela in figures

	2018	2019
Total expenditure, € million	15,389	15,411
Expenditure on benefits, € million	14,872	14,893
Administration expenses, percentage of total expenditure	3.4	3.4
Benefit expenditure, percentage of the GDP	6.4*	6.2*
Benefit expenditure, percentage of the total wage bill	16.5*	16.0*
Benefit expenditure (excl. benefits for students), percentage of total social protection expenditure	20.4*	20.1*
Benefit expenditure per capita, €	2,695	2,695

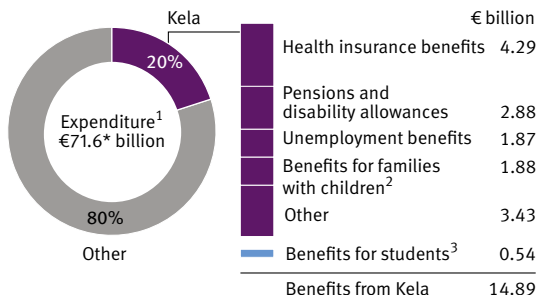
## Level of selected economic indicators, € billion

	2018	2019
Kela benefit expenditure	14.9	14.9
GDP	233.6*	240.1*
Total wage bill	90.2*	93.0*
Social protection expenditure	70.2*	71.6*
Total pension expenditure	31.3	32.2*

## Selected indicators

	2019	2020
National pension index (1957 = 100)	1,617	1,633
Employment pension index (1962 = 100)	2,585	2,617
Wage coefficient (2004 = 1)	1.417	1.446
Cost of living index (1951 : 10 = 100)	1,968	1,982*
Consumer price index (2005 = 100)	123.3	124.2*
Earnings index (2005 = 100)	140.4*	143.1*

## Proportion of Kela benefits in total social protection expenditure 2019



<sup>1</sup> Earnings-related pensions €28.8 billion and municipal social and health services €18.3 billion comprise the majority of social protection expenditure.

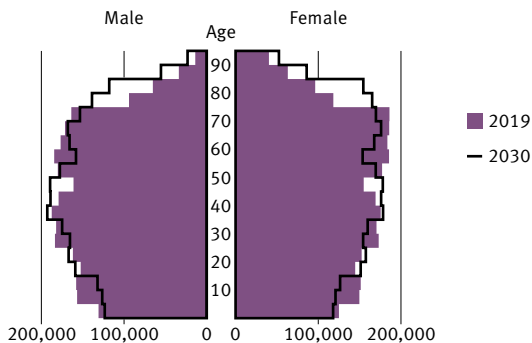
<sup>2</sup> Parenthood allowances are included in health insurance benefits.

<sup>3</sup> Benefits for students are included among the benefits provided by Kela, but not in the social protection expenditure.

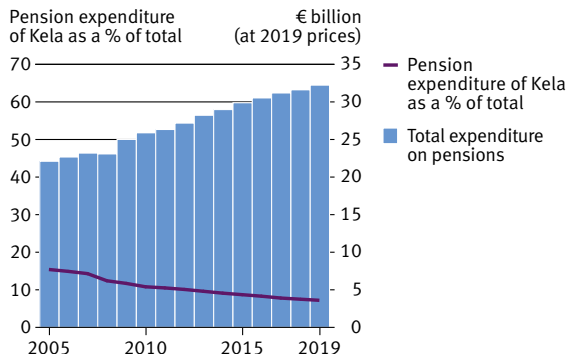


## Population by age and gender

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## Expenditure on pensions



NB. Starting with 2010, also includes free-form pensions from insurance providers.

## Expenditure on pensions

	2018	2019*
<b>Total pension expenditure, € million</b>	<b>31,298</b>	<b>32,232</b>
Pension benefits from Kela	2,357	2,324
Employment pensions	27,865	28,858
Special provision pensions <sup>1</sup>	462	450
Free-form pensions	614	600
<b>Proportion of pensions, %</b>		
In social protection expenditure	44.6*	45.0*
In GDP	13.4*	13.4*

<sup>1</sup> Occupational Accidents, Injuries and Diseases Act, Motor Liability Insurance Act, Act on Compensation for Military Accidents and Service-Related Illnesses and Act on Compensation for Accidents and Service-Related Illnesses in Crisis Management Duties.

## Pension recipients at year-end

	2018	2019
<b>Pension recipients, total<sup>1</sup></b>	<b>1,600,225</b>	<b>1,612,473</b>
Old age pension	1,365,039	1,384,385
Disability pension	201,216	197,492
Survivor benefits	267,409	264,997
Other pensions	14,037	10,564

<sup>1</sup> A person may receive more than one type of pension.

## Old-age and disability pensions<sup>1</sup> at year-end

	2018	2019
<b>Pension recipients, total</b>	<b>1,501,511</b>	<b>1,518,768</b>
Recipients of Kela pension only <sup>2</sup>	78,613	79,717
Recipients of both Kela and employment pension	484,971	475,060
Recipients of employment pension only <sup>2</sup>	937,927	963,991
Recipients of Kela pension, total	563,584	554,777
Recipients of employment pension, total	1,422,898	1,439,051
<b>Average monthly pension, €/month</b>		
All pensions recipients	1,669	1,701
Recipients of Kela pension only <sup>2</sup>	759	765
Recipients of both Kela pension and employment pension	1,044	1,056
Proportion of pension payments from Kela	266	263
Recipients of employment pension only <sup>2</sup>	2,068	2,097

<sup>1</sup> Residents of Finland only.

<sup>2</sup> A person may also receive special provision pension. Recipients of only guarantee pension are not included.

## Expenditure on pension benefits provided by Kela

	2018	2019
<b>Total benefits paid, € million</b>	<b>2,357.2</b>	<b>2,324.3</b>
National pensions	2,099.5	2,054.0
Old age pension	1,419.8	1,380.0
Old age pension paid to persons under 65	32.3	28.4
Disability pensions	679.7	674.0
Guarantee pension	214.1	230.8
Survivor benefits	26.5	25.3
Spouse's pension	10.9	10.2
Orphan's pension	15.5	15.1
Child increase	5.1	5.0
Front-veteran's supplement	11.9	9.2
<b>Proportion of Kela pension benefits in total pension expenditure, %</b>	<b>7.5</b>	<b>7.2*</b>

## Recipients of pension benefits from Kela at year-end

	2018	2019
<b>Total number of recipients</b>	<b>630,538</b>	<b>618,421</b>
National pensions	596,986	586,733
Old age pension	467,554	459,830
Old age pension paid to persons under 65	12,627	10,278
Disability pension	129,432	126,903
Guarantee pension	103,122	109,476
Spouse's pension	4,849	4,641
Orphan's pension	15,671	15,212
Child increase	11,228	10,900
Front-veteran's supplement	10,582	8,047

## Pension benefits 2020, €/month

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### Earnings-related

Full national pension	
Recipient lives alone	662.86
Cohabiting recipient <sup>1</sup>	591.79
Spouse's continuing pension, full additional amount	
Recipient lives alone	532.48
Cohabiting recipient <sup>1</sup>	460.71
Additional front-veteran's supplement, full amount	
Recipient lives alone	257.19
Cohabiting recipient <sup>1</sup>	225.21
Orphan's pension, full additional amount	91.16
Guarantee pension, full amount	834.52

### Flat-rate components

Child increase	22.15
Orphan's pension	60.27
Front-veteran's supplement	50.68
Spouse's initial pension	327.54
Spouse's continuing pension	102.60

<sup>1</sup> Married, cohabiting or in registered partnership.

## Disability allowances

	2018	2019
<b>Total number of recipients at year-end</b>	<b>267,364</b>	<b>264,714</b>
Disability allowance for persons under 16	36,206	36,595
Disability allowance for persons aged 16 or older	13,693	13,911
Care allowance for pensioners	217,515	214,246
<b>Allowance expenditures, € million</b>	<b>557.4</b>	<b>551.4</b>
Disability allowance for persons under 16	77.3	77.0
Disability allowance for persons aged 16 or older	36.6	36.4
Care allowance for pensioners	443.5	437.9

## Disability allowances 2020, €/month

	Basic rate	Middle rate	Highest rate
Disability allowance for persons under 16	93.05	217.13	421.03
Disability allowance for persons aged 16 or older	93.05	217.13	421.03
Care allowance for pensioners	71.21	155.15 <sup>1</sup>	328.07 <sup>1</sup>

<sup>1</sup> Front-veterans also receive a disability supplement in the amount of €107.49/month.

## Persons entitled to interpreting services for the disabled at year-end

	2018	2019
<b>Total number of entitled persons</b>	<b>6,103</b>	<b>5,915</b>
Hearing impaired	3,718	3,582
Speech impaired	2,026	1,974
Sight and hearing impaired	359	359

## Public expenditure on health services

	2017*	2018*
<b>Total public expenditure on health services, € million</b>	<b>15,240</b>	<b>15,712</b>
Specialised health care	6,561	6,764
Primary health care <sup>1</sup>	2,490	2,567
Oral health care	303	312
Occupational and student health care	404	417
Long-term care of the elderly and of persons with disabilities and home care	3,188	3,287
Private health care reimbursed under the National Health Insurance	412	425
Pharmaceuticals and other medical non-durables	1,387	1,430
Other health care	495	510
<b>Proportion of public expenditure on health services, %</b>		
In social protection expenditure	22.1	22.4
In GDP	6.7	6.7

<sup>1</sup> Excl. occupational, student and oral health care.

## Total sales of medicines, € million

	2018	2019
<b>Total sales</b>	<b>3,288</b>	<b>3,459</b>
Prescription medicines for outpatient use	2,189	2,277
National Health Insurance refunds	1,460	1,551
Self-care medicines for outpatient use	355	365
Medicines for hospital use	744	818

NB. Outpatient use at tax-inclusive retail prices (not including nicotine products), hospital use at wholesale prices.

## Expenditure on general health insurance benefits, € million

	2018	2019
<b>Total benefit expenditure<sup>1</sup></b>	<b>3,723.0</b>	<b>3,829.2</b>
Sickness allowances	786.7	819.9
Partial sickness allowances	40.8	46.4
Sickness allowances payable under the YEL Act	8.0	8.8
Parenthood allowances	908.9	885.6
Refunds <sup>2</sup>	1,889.0	1,978.5
Medicines <sup>2</sup>	1,460.1	1,551.0
Basic refund	307.1	316.4
Special refunds		
Lower special refund	352.2	376.2
Higher special refund	626.4	653.2
Additional refund	174.2	205.0
Doctors' services	55.8	54.8
Dental care <sup>3</sup>	49.3	48.3
Examinations and treatment	39.8	39.5
Physical therapy	9.4	8.7
Transportation services <sup>4</sup>	283.9	284.9

<sup>1</sup> Includes compensations under the Communicable Diseases Act, daily allowances for tissue donors, compensations to employers for annual leave costs and family leave costs, special care allowances and refunds for the cost of dose dispensing services.

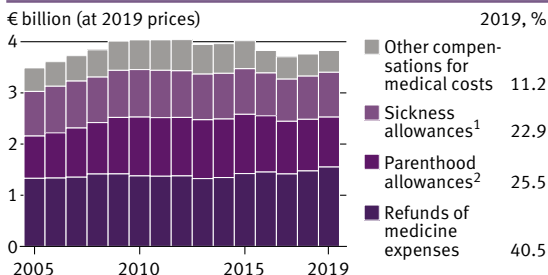
<sup>2</sup> Includes refunds for the cost of dose dispensing services.

<sup>3</sup> Includes refund data on dental hygienist services.

<sup>4</sup> Includes refunds of exceptionally large expenses.



## Expenditure on general health insurance benefits



<sup>1</sup> Includes sickness allowances, partial sickness allowances and sickness allowances payable under the YEL Act, compensations under the Communicable Diseases Act and daily allowances for tissue donors.

<sup>2</sup> Includes compensations to employers for annual leave costs and family leave costs, and special care allowances.

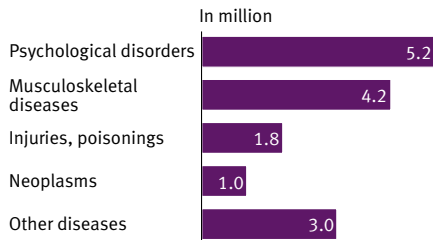
## Sickness and parenthood allowances

	2018	2019
<b>Recipients</b>		
Sickness allowances <sup>1</sup>	294,633	304,146
Partial sickness allowance <sup>1</sup>	20,876	23,538
Sickness allowances payable under the YEL Act <sup>1</sup>	17,302	17,979
Parenthood allowances for mothers	84,387	80,067
Parenthood allowances for fathers	59,640	58,409
<b>Average allowance</b>	<b>€/day</b>	
Sickness allowances <sup>2</sup>	52.84	53.83
Parenthood allowances for mothers	63.09	64.93
Parenthood allowances for fathers	81.32	82.96

<sup>1</sup> A single beneficiary may receive several types of allowance at the same time.

<sup>2</sup> Not including partial sickness allowances or sickness allowances payable under the YEL Act.

## Number of sickness allowance days paid in 2019



## Basis for the amount of sickness allowances 2020

Annual income, € <sup>1</sup>	Calculation formula for the allowance, € per working day
0–1,483	Minimum allowance 28.94
1,484–31,595	$0.7 \times \text{annual income} : 300$
More than 31,595	$73.72 + 0.20 \times (\text{annual income} - 31,595) : 300$

<sup>1</sup> 9.58% is deducted from wage or salary income before applying the formula.

## Basis for the amount of parenthood allowances 2020

Annual income, € <sup>1</sup>	Calculation formula for the allowance, € per working day
0–12,404	Minimum allowance 28.94
12,405–38,636	$0.7 \times \text{annual income} : 300^2$
38,637–59,444	$90.15 + 0.40 \times (\text{annual income} - 38,636) : 300^2$
More than 59,444	$117.89 + 0.25 \times (\text{annual income} - 59,444) : 300^2$

<sup>1</sup> 9.58% is deducted from wage or salary income before applying the formula.

<sup>2</sup> Maternity allowance based on the annual income is paid at an increased rate for the first several weeks.

## Refunds for the costs of private-sector health services

	2018 Thousands	2019 Thousands	Per 100 pop.
Medicines (no. of visits to pharmacy)			
Basic refund	19,787	20,222	365.1
Special refund			
Lower special refund	6,900	7,260	131.1
Higher special refund	2,795	2,894	52.2
Doctor's services (no. of visits)	3,409	3,344	60.4
General practitioner <sup>1</sup>	743	693	12.5
Specialist <sup>1</sup>	2,646	2,632	47.5
Dental care (no. of visits) <sup>2</sup>	2,350	2,303	41.6
Examinations and treatments (no. of visits)	3,134	3,019	54.5
Transportation (no. of one-way trips)	4,297	4,163	75.1

<sup>1</sup> Not including prescription renewals that did not require a visit to the doctor.

<sup>2</sup> Includes refund data on dental hygienist services.

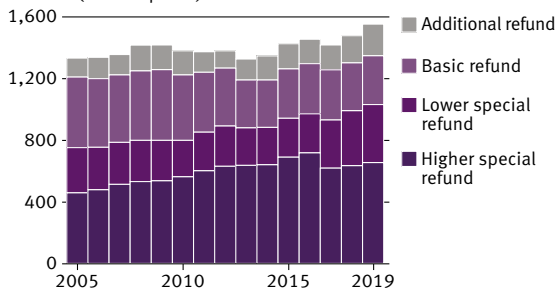
## Recipients of refunds for medicine expenses

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	2018	2019
<b>Total number of recipients</b>	<b>2,996,561</b>	<b>3,008,278</b>
Recipients of refunds and persons who did not meet the initial deductible, total	3,842,848	3,861,861
Recipients of the basic refund	3,744,209	3,764,802
Proportion of the population, %	67.7	68.0
Recipients of the special refund	1,246,098	1,260,745
Proportion of the population, %	22.5	22.8
Recipients of the additional refund for large medicine expenses	253,892	259,013
Proportion of the population, %	4.6	4.7

## Refunds for medicine expenses

€ billion (at 2019 prices)



## Refunds of medical expenses, 2020

	Copay- ment, €	Proportion of cost cov- ered (exl. co- payment), %	Average reimburse- ment in 2019, %
Medicines <sup>1</sup>			
Basic refund	–	40 <sup>2</sup>	38.4
Lower special refund	–	65 <sup>2</sup>	63.5
Higher special refund	4.50	100 <sup>2</sup>	97.1
Doctors' fees	–	2	14.9
Dentists' fees	–	2	14.1
Examinations and treatments	–	2	13.1
Transportation <sup>1</sup> (one-way trip)	25.00	100	86.7

<sup>1</sup> Refunds for medicine costs are subject to a €50 initial deductible. Further costs are reimbursed once a patient has reached a specified annual deductible (€300 for transportation costs, €577.66 for medicine costs). Transportation costs are reimbursed in full, medicine costs are subject to a €2.50 copayment per product.

<sup>2</sup> Refunds are paid out on the basis of predetermined tariffs or reference prices.

## Occupational and student health services covered by the National Health Insurance

	2018	2019
<b>Employer-provided occupational health care</b>		
Employees covered	1,854,934	1,907,408
Total expenses, € million	814.5	843.7
Refunds, € million	350.3	359.7
<b>Health services for the self-employed</b>		
Refunds, € million <sup>1</sup>	3.4	3.4
<b>Student health services</b>		
Refunds, € million	23.5	22.4

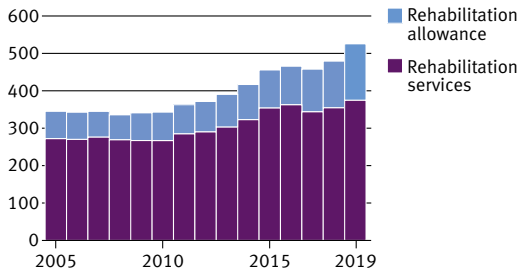
<sup>1</sup> Includes state-funded studies on farmers' working conditions.

## Rehabilitation

	2018	2019
Total number of rehabilitation beneficiaries	131,174	145,226
Recipients of rehabilitation services	120,081	134,010
Vocational rehabilitation	21,620	27,498
Intensive medical rehabilitation	33,383	35,502
Rehabilitative psychotherapy	43,978	50,392
Discretionary rehabilitation	25,632	26,752
Recipients of rehabilitation allowance	40,338	45,586
Expenditure, € million	474.6	525.6
Rehabilitation services	350.9	374.5
Rehabilitation allowance	123.7	151.1
Expenditure per client, €	3,618	3,619

## Expenditure on rehabilitation

€ billion  
(at 2019 prices)



NB. Rehabilitation-related travel expenses have been reimbursable under the Health Insurance Act since the beginning of 2005.

## Unemployment protection

	2018	2019
Unemployment rate, % <sup>1</sup>	7.4	6.7
Unemployed job-seekers <sup>2, 3</sup>	255,883	240,379
Recipients of basic unemployment allowance or labour market subsidy <sup>3</sup>	217,965	209,411
Recipients of earnings-related unemployment allowance <sup>3</sup>	116,994	106,344

<sup>1</sup> Source: Labour Force Survey of Statistics Finland. Annual average.

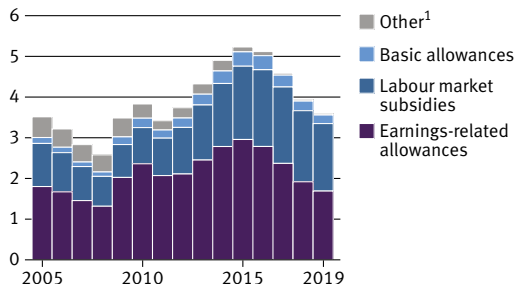
<sup>2</sup> Source: Ministry of Employment and the Economy. Workers laid off temporarily with a group notification are not included.

<sup>3</sup> Average at the end of month.

NB. The basic allowance and the labour market subsidy are paid by Kela, the earnings-related allowance by unemployment funds.

## Unemployment benefits

€ billion (at 2019 prices)



<sup>1</sup> Job alternation compensation, commuting and relocation allowance, labour market subsidy paid in combination with wage subsidy, training subsidy, training allowance, and integration assistance for immigrants.



## Unemployment benefits

	2018	2019
<b>Total benefits paid, € million</b>	<b>3,895.3</b>	<b>3,590.6</b>
Basic provision	1,964.5	1,869.9
Basic unemployment allowances	232.9	209.9
Labour market subsidy	1,729.5	1,658.5
Job alternation compensation	0.1	0.1
Commuting and relocation allowance	2.1	1.4
Earnings-related provision	1,930.8	1,720.8
Earnings-related unemployment allowances	1,899.9	1,690.4
Job alternation compensation	27.9	27.7
Commuting and relocation allowance	3.0	2.7
<b>Benefits, €/day</b>		
Basic provision		
Basic unemployment allowances	30.83	30.10
Labour market subsidy	34.67	34.23
Job alternation compensation	21.60	22.16
Commuting and relocation allowance	35.07	35.55
Earnings-related provision		
Earnings-related unemployment allowances	61.93	61.95
Job alternation compensation	54.58	55.58
Commuting and relocation allowance	36.58	36.99

## Basic unemployment allowance/labour market subsidy 2020, €/day

Full rate	33.66
Child increase	
For one child	5.28
For two children	7.76
For three or more children	10.00

## Recipients of unemployment benefits from Kela at year-end

---

	2018	2019
<b>Total number of recipients</b>	<b>217,068</b>	<b>208,570</b>
Recipients of basic unemployment allowance	27,157	29,576
During a period of unemployment	23,629	26,122
During participation in employment promoting services	3,528	3,454
Labour market subsidy	189,780	178,902
During a period of unemployment	130,170	123,014
During participation in employment promoting services	59,610	55,888
Job alternation compensation	10	10
Commuting and relocation allowance	137	89

## Recipients of labour market subsidy by length of unemployment at year-end

---

Recipient group	2018	2019
<b>Total number of recipients</b>	<b>189,780</b>	<b>178,902</b>
Subsidy paid on account of unemployment for		
Less than 300 days	80,640	75,517
300–999 days	61,558	56,732
1,000 days or more	47,582	46,653

NB. Parenthood allowances are paid under the Health Insurance Act, see p. 14.

## Maternity and adoption grants

	2018	2019
Total benefits paid, € million	9.3	9.8
Adoption grant	0.2	0.5
Number of recipients annually	45,223	44,351
Adoption grant	46	84
Proportion of maternity grants provided as maternity packages, %	66.7	64.0

## Child benefits

	2018	2019
Total benefits paid, € million	1,369	1,359
Number of children at year-end	996,358	985,832
Number of children in single-parent families	169,242	171,395
Number of families at year-end	545,163	541,065
Number of single-parent families	104,918	106,066
€/child in December	113.78	113.91

## Rates of child benefit in 2020, €/month

For first child	94.88	For fourth child	163.24
For second child	104.84	For fifth and each additional child	182.69
For third child	133.79		

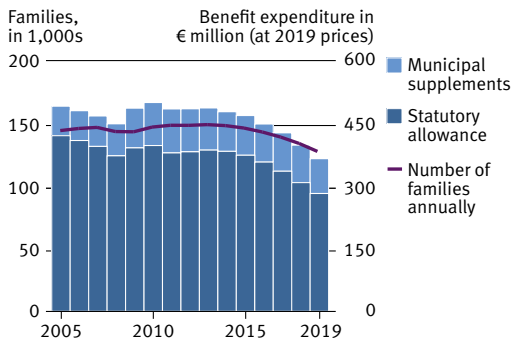
NB. The single-parent supplement is €63.30 a month for each child.

## Child care allowances

	2018	2019
<b>Statutory provision</b>		
Total benefits paid, € million	304.6	281.6
Number of families at year-end	75,749	71,074
Child home care allowance	48,514	43,641
Male recipients, %	5.2	5.5
Private day care allowance	11,614	10,685
Flexible care allowance	8,484	9,107
Partial care allowances	8,964	9,338
Number of children at year-end	96,066	87,344
Under the age 3	61,820	56,607
Proportion of all under-3-year-olds, % <sup>1</sup>	53.1	51.3
Schoolchildren (1. and 2. grade) €/family (December)	8,837	9,205
Child home care allowance	409.15	404.82
Private day care allowance	193.51	189.57
<b>Municipal supplements</b>		
Total benefits paid, € million	88.7	83.2
€/family (December)	295.19	313.27

<sup>1</sup> Children under 9 months of age are not included in the reference population.

## Child day care subsidies



## Rates of statutory child care allowances 2020, €/month

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### Child home care allowance

#### Care allowance

For one child under age 3	341.69
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For each additional child under age 3	102.30
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child aged 3 or over	65.73
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Care supplement per family (max.)	182.86
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### Private day care allowance

Allowance per child <sup>1</sup>	173.95
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Allowance per child <sup>2</sup>	64.00
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Care supplement per child (max.)	146.29
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### Flexible care allowance

Lower rate <sup>3</sup>	162.39
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Higher rate <sup>4</sup>	243.58
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<b>Partial care allowance</b>	<b>97.85</b>
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<sup>1</sup> For children entitled to full-time early childhood education.

<sup>2</sup> For children entitled to 20 hours of early childhood education per week.

<sup>3</sup> Working time is more than 22.5 hours per week but does not exceed 30 hours or 80% of typical full-time hours.

<sup>4</sup> Average working time does not exceed 22.5 hours per week or 60% of typical full-time hours.

## Child maintenance allowance

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	2018	2019
Total benefits paid, € million	207.0	208.6
Beneficiaries at year-end		
Number of children	105,829	103,764
Number of families	72,369	71,303
€/month (December)		
Per child	152.92	156.18
Per family	223.62	227.28

## Kela housing benefits

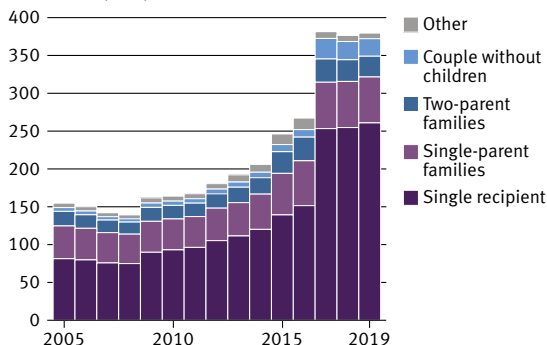
	2018	2019
<b>Total benefits paid, € million</b>	<b>2,112.3</b>	2,135.5
General housing allowance	1,488.9	1,491.0
Housing allowance for pensioners	600.1	616.2
Housing supplement for students	9.2	13.5
Housing assistance for conscripts' families	14.0	14.8
<b>Number of recipients at year-end</b>		
General housing allowance (households)	376,529	379,667
Housing allowance for pensioners	209,617	212,192
Housing supplement for students	11,207	10,812
Housing assistance for conscripts' families (households)	3,694	3,614

## General housing allowance

	2018	2019
<b>Recipient households at year-end</b>	<b>376,529</b>	<b>379,667</b>
<b>Form of housing tenure</b>		
Rental home	359,797	363,668
Owner-occupied home	16,732	15,999
<b>Household's life situation</b>		
Unemployed households	140,237	133,336
Student households	144,935	150,108
<b>Type of household</b>		
One-person households	254,806	260,947
Households including child(ren)	89,618	88,059
Single-parent households	60,897	60,684
<b>Total benefits paid, € million</b>	<b>1,488.9</b>	<b>1,491.0</b>
Housing allowance, €/month (December)	320.04	322.89

## Recipients of general housing allowance at year-end

Households, in 1,000s



## Housing allowance for pensioners

	2018	2019
<b>Recipients at year-end</b>	<b>209,617</b>	<b>212,192</b>
Rental home	193,037	195,962
Primary rental flat	146,450	148,815
Assisted living	40,878	41,302
Other	5,709	5,845
Owner-occupied home	16,580	16,230
Flat in a housing company	12,855	12,669
Single-family house	3,725	3,561
Total benefits paid, € million	600.1	616.2
Average allowance, €/month	233.03	237.57



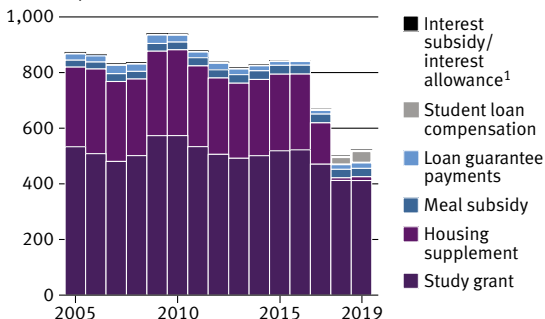
## Expenditure on financial aid for students, € million

	2018	2019
<b>Total benefits paid<sup>1</sup></b>	<b>473.3</b>	<b>500.6</b>
Study grant	408.2	412.0
Housing supplement	9.2	13.5
Student loan compensation	28.3	43.8
Interest allowance for student loans	0.1	0.1
Loan guarantee payments	16.5	19.5
Meal subsidies	30.3	30.1

<sup>1</sup> The amount recoverable on collected student loan guarantee debt and the 15% collection penalty have been deducted from the total amount but not from the amounts of the individual categories of financial aid.

## Expenditure on financial aid for students

€ million  
(at 2019 prices)



<sup>1</sup> Interest subsidies for student loans were discontinued on 31 July 2008.

## Recipients of student financial aid

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	<b>2018</b>	<b>2019</b>
Recipients (December)	223,458	231,603
Financial aid consisting of		
study grant	210,250	217,972
housing supplement	11,207	10,812
government guarantee for student loan	182,619	183,340

## Basic amount of study grant, 2019/2020, €/month

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Guardian of a minor <sup>1</sup>	350.28
Married	250.28
Lives alone, aged 18 or over	250.28
Lives alone, aged 17	101.74
Lives with parent, aged 20 or over	81.39
Lives with parent, aged 17–19	38.66
Supplementary allowance for study materials <sup>2</sup>	46.80

<sup>1</sup> The guardian of a child under 18 years of age may receive a €100 provider supplement.

<sup>2</sup> Supplementary allowance for the purchase of study materials can be granted for vocational studies and studies in upper secondary school that would be covered under the student financial aid provisions.

## Student loan guarantee: Amounts 2019/2020, €/month

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Students under 18 years of age, other than higher education	300.00
Students 18 years or older, other than higher education	650.00
Students in higher education	650.00
Recipients of the adult education allowance (studying in Finland)	650.00
Students studying abroad	800.00

## School transportation subsidy

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	<b>2018</b>	<b>2019</b>
Total benefits paid, € million	45.7	43.1
Number of recipients (December)	31,989	28,972
Average amount, €/month (December)	156.49	156.25

## Expenditure on basic social assistance from Kela, € million

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	<b>2018</b>	<b>2019</b>
<b>Total benefits paid</b>	<b>716.0</b>	<b>698.4</b>
Expenditure on expenses covered by the basic amount	273.4	265.7
Expenditure on housing expenses	353.7	346.5
Expenditure on health care expenses	70.7	69.6
Expenditure on other expenses	18.3	16.6

## Recipients of social assistance from Kela

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	<b>2018</b>	<b>2019</b>
Total number of recipient households	281,448	274,408
Single-person households	208,770	205,585
Childless couples	15,725	14,698
Two-parent families	21,400	20,168
Single-parent families	35,553	33,957
Individual recipients	408,393	396,636

## Basic amount of social assistance 2020, €/month

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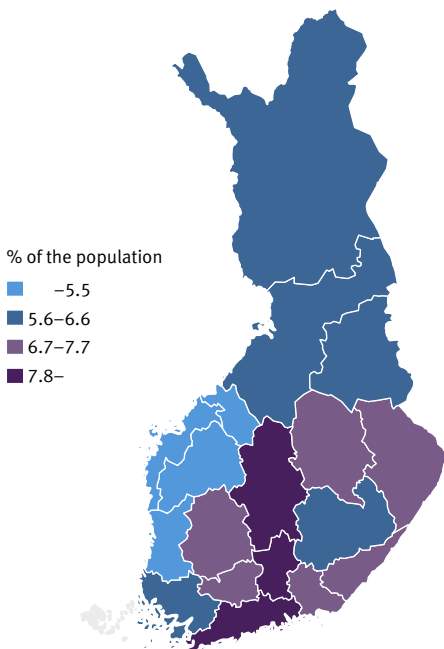
### Adults

Persons living alone, no dependent children	502.21
Persons aged 18 or over sharing a household	426.88
Single parents	572.52
Persons aged 18 or over living with their parent(s)	366.61

### Children

Aged 10–17, oldest sibling	351.55
Aged 10–17, second oldest sibling	326.44
Aged 10–17, third oldest sibling and all other children, each	301.33
Under 10 years of age, oldest sibling	316.39
Under 10 years of age, second oldest sibling	291.28
Under 10 years of age, third oldest sibling and all other children, each	266.17

### Recipients of basic social assistance from Kela in 2019, by region



NB. In the Åland region, basic social assistance is paid by local authorities, not Kela.

## Conscript's allowance

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	<b>2018</b>	<b>2019</b>
Total benefits paid, € million	14.90	15.56
Number of entitled households annually	8,743	8,830
Conscript as beneficiary, %	96.3	96.8
Family member as beneficiary, %	4.0	3.4
Total number of persons covered	9,960	9,809
Average amount per household, €/month (December)	291.91	307.74

## Pension assistance

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	<b>2018</b>	<b>2019</b>
Total benefits paid (€ million)	27.6	27.1
Number of recipients (December)	2,679	4,445
Average amount, €/month (December)	771.40	780.71

## Amount of pension assistance 2020

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	<b>€/month</b>
Maximum amount	834.52

## Customer contacts by service channel

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	2018	2019
<b>Customer contacts, million</b>		
Online services <sup>1</sup>	46.3	52.6
Telephone service	3.5	3.6
Service by appointment	0.086	0.103
Direct refund	35.6	36.3
Service by mail <sup>2</sup>	9.8	8.8
Office-based service	2.4	2.0
Service by appointment	0.113	0.146
Citizen service centres	0.101	0.099

<sup>1</sup> Secure sign-ins to Kela's online customer service.

<sup>2</sup> Claims and supporting documentation received by Kela.

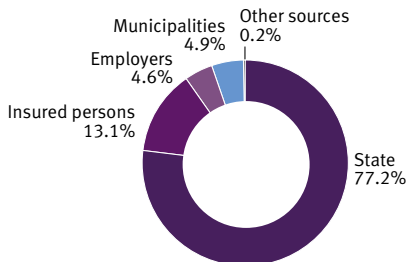


## Kela expenditure and financing, € million

	2019	%	2020*
<b>National Pension Insurance</b>			
Expenditure	3,585	100.0	3,886
National pensions	2,087	58.2	2,298
Other benefits	1,435	40.0	1,516
Administration expenses	64	1.8	71
Financing	3,579	100.0	3,879
State	3,577	99.9	3,878
Other income	2	0.1	1
<b>National Health Insurance</b>			
Expenditure	5,023	100.0	5,395
Earned income insurance	2,373	47.3	2,617
Medical care insurance	2,447	48.7	2,527
Administration expenses	202	4.0	252
Financing	4,923	100.0	5,266
Insured population	1,797	36.5	1,912
Employers	700	14.2	1,143
State	2,403	48.8	2,189
Other income	23	0.5	22
<b>General fund for social security</b>			
Expenditure	6,803	100.0	7,970
Unemployment insurance	1,870	27.5	2,546
Benefits for families with children	1,883	27.7	1,925
General housing allowance	1,491	21.9	1,665
Benefits for students	544	8.0	587
Basic social assistance	698	10.3	869
Other benefits	64	0.9	70
Administration expenses	252	3.7	308
Financing	6,803	100.0	7,978
State	5,835	85.8	6,987
Municipalities	749	11.0	773
Wage and salary earners	207	3.0	207
Other income	12	0.2	12

## Financing of the Social Insurance Institution 2019

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## Kela staff and organisation, at year-end 2019

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Total staff	7,651	Kela offices	146
Permanent staff	6,981	Citizen service centres	147
Temporary staff	670	Workplace sickness funds	56

## Average rates of social insurance contributions, 2020

### Insured persons

#### Percentage of taxable income under municipal taxation<sup>1</sup>

National Health Insurance (for medical care coverage)	
Wage and salary earners, self-employed persons	0.68
Beneficiaries	1.65

#### Percentage of earnings<sup>1</sup>

National Health Insurance (for daily allowance coverage)	
Wage and salary earners, self-employed persons <sup>2</sup>	1.18
Persons insured under the Self-Employed Persons' Pensions Act <sup>2</sup>	1.33
Employees' pension insurance rate, employees under 53 and 63 or over <sup>3</sup>	7.15
Employees' pension insurance rate, employees aged 53 to 62 <sup>3</sup>	8.65
Wage and salary earners' unemployment insurance rate	1.25

### Employers

#### Percentage of total wage bill

Contributions of employers	20.32*
National Health Insurance	1.34
Earnings-related pension insurance <sup>3</sup>	16.95*
Employment accident insurance	0.70*
Unemployment insurance	1.26*
Group life insurance	0.07*

<sup>1</sup> Confirmed income from self-employment for persons insured under the Self-Employed Persons' or Farmers' Pensions Acts.

<sup>2</sup> If the total annual amount of wage, salary and self-employment income is less than €14,574, the contribution rate is 0.00% for wage and salary earners and self-employed persons and 0.15% for persons insured under the Self-Employed Persons' Pensions scheme.

<sup>3</sup> Contribution to the Self-Employed Persons' or Farmers' Pensions Scheme: 24.1% (persons under 53 and 63 or over) or 25.6% (persons aged 53 to 62) of earned income.

